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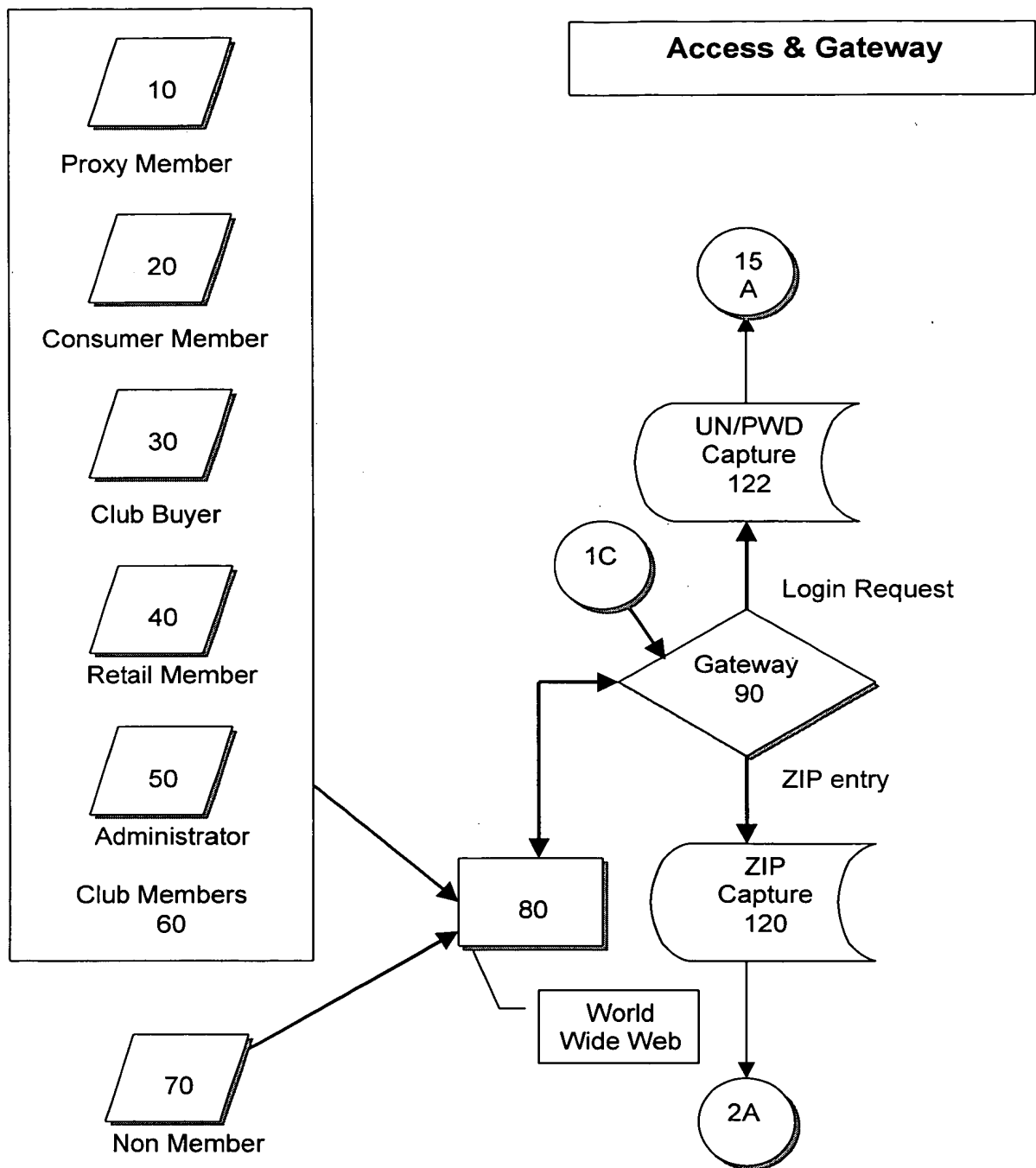


Figure 1

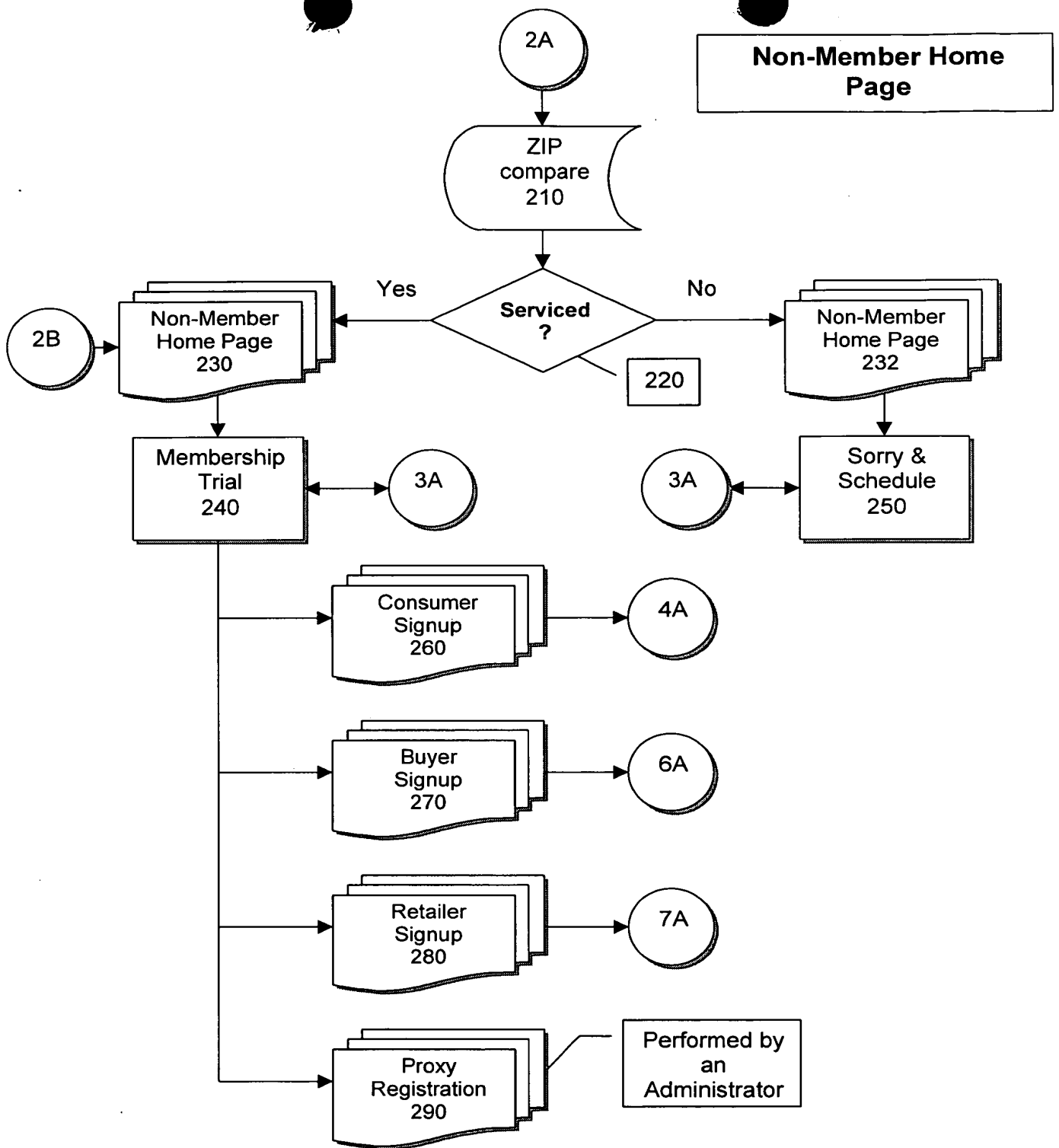


Figure 2

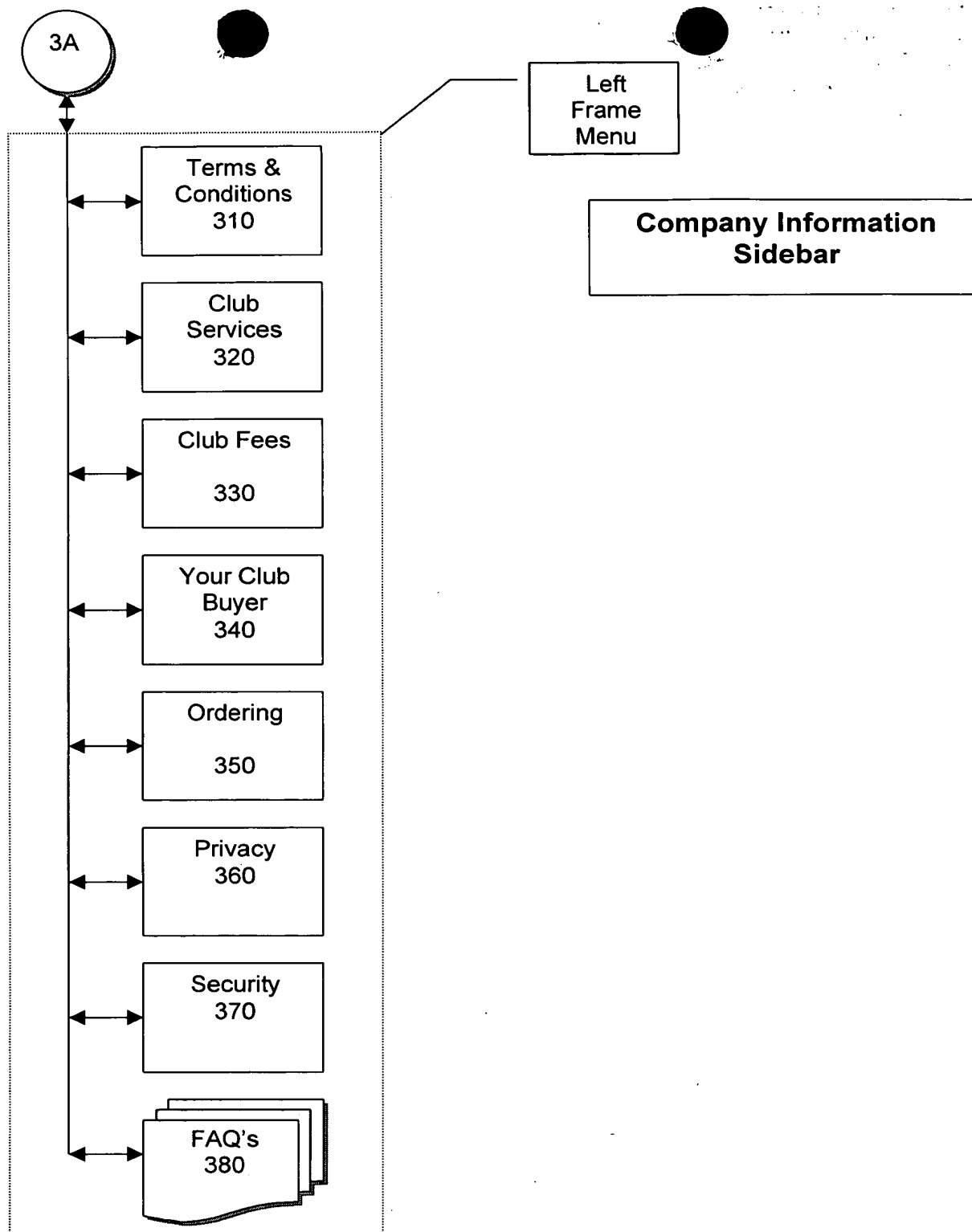


Figure 3

Online Consumer Member Application Algorithm

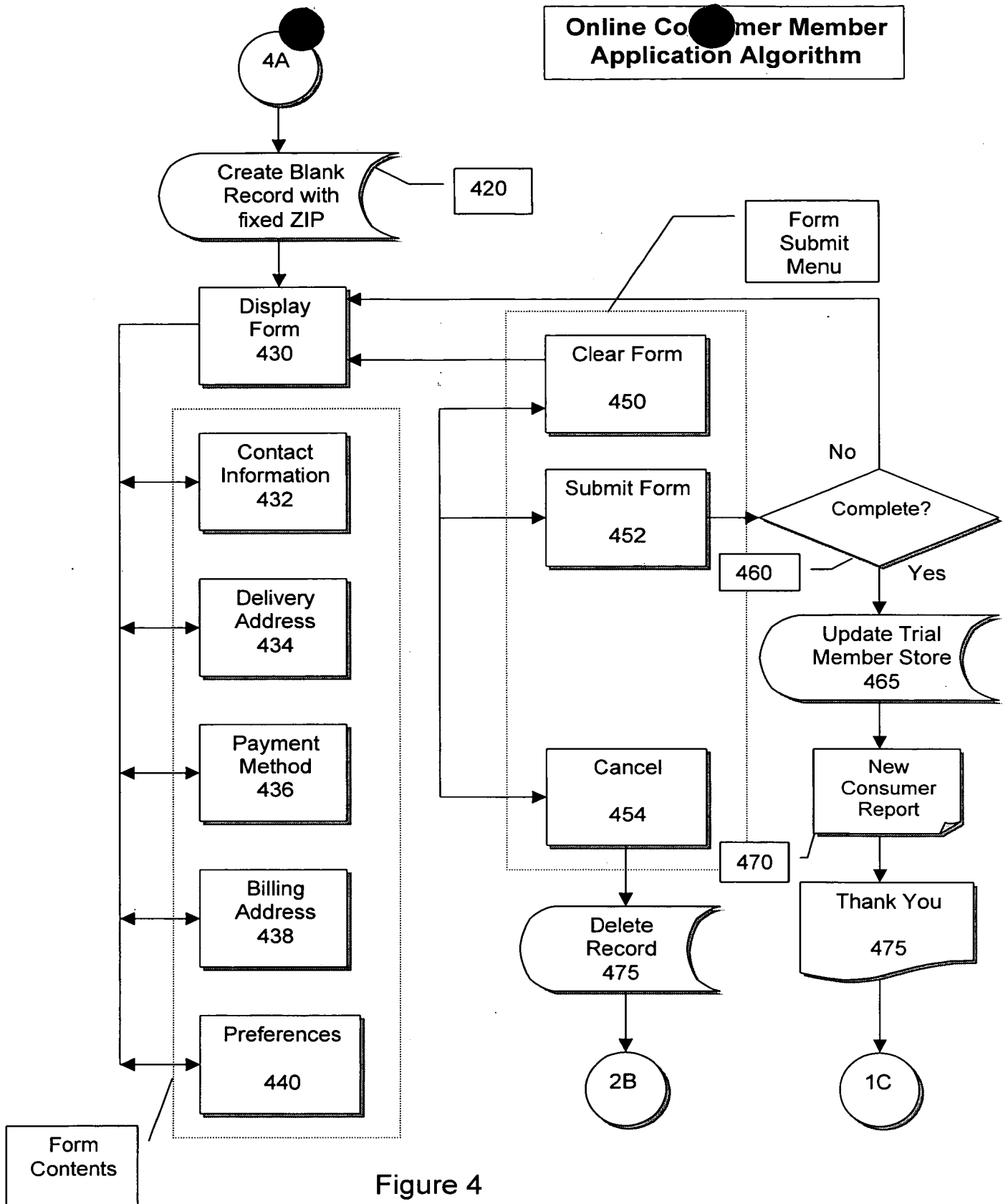


Figure 4

0022-0000

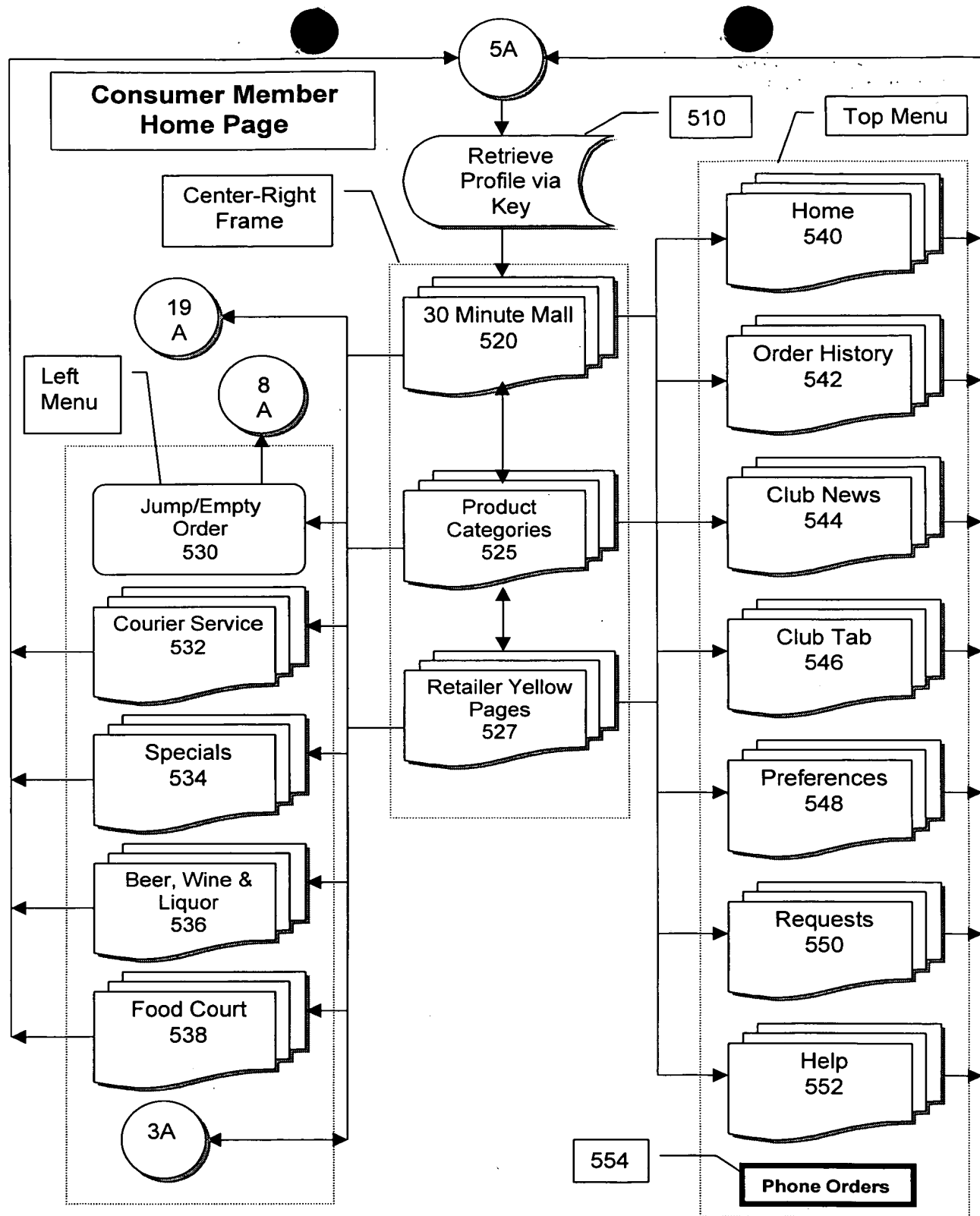


Figure 5

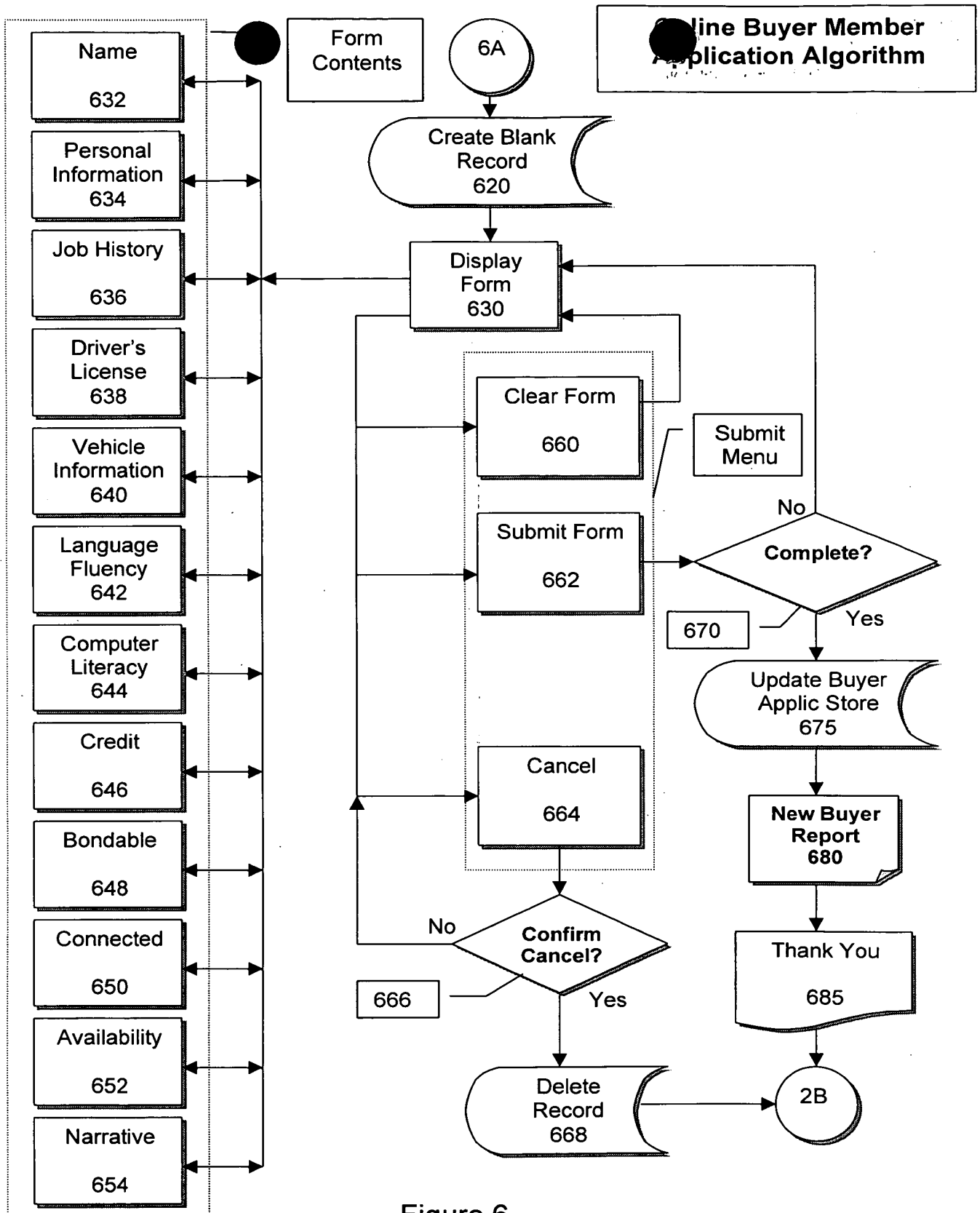


Figure 6

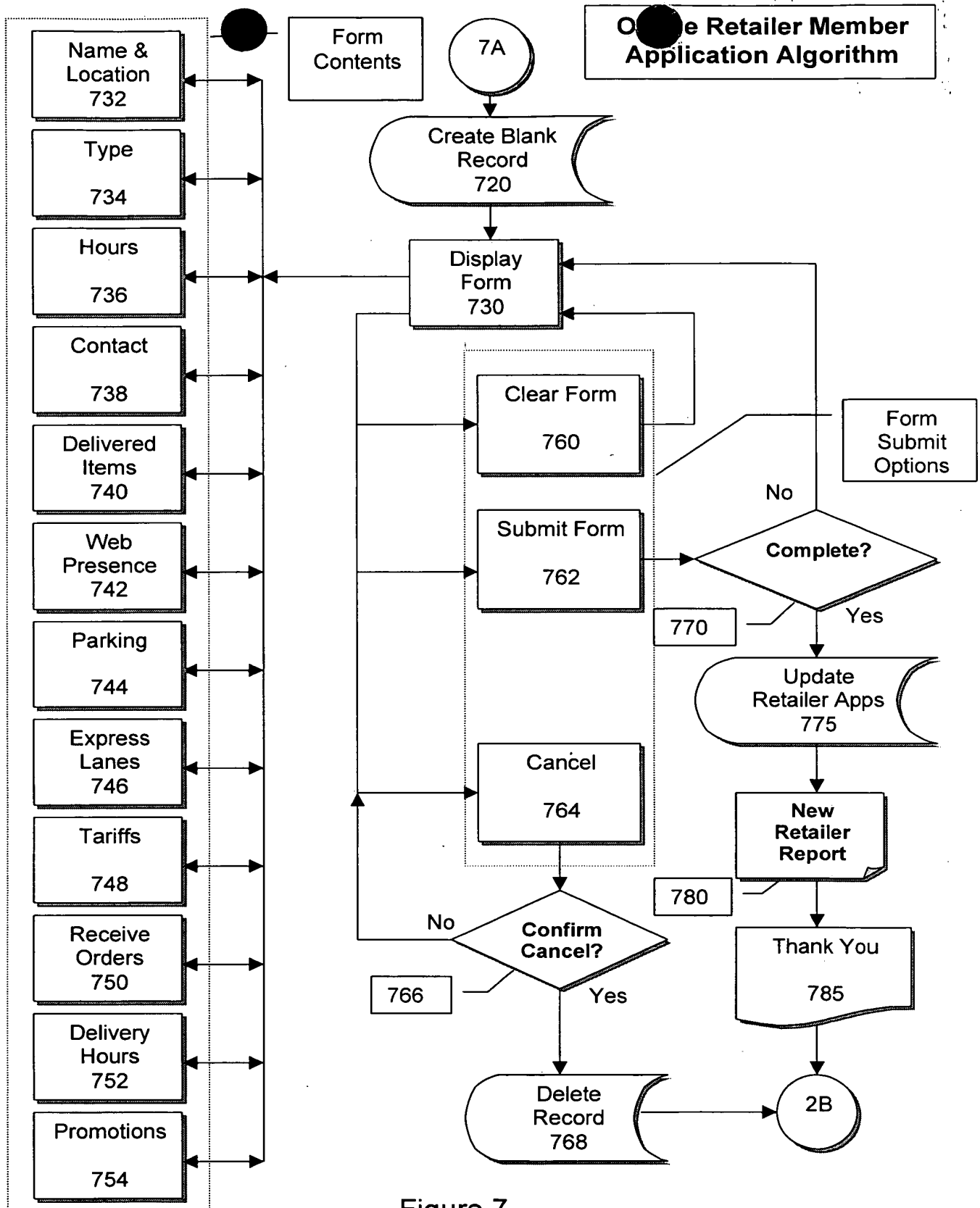


Figure 7

Buying Order

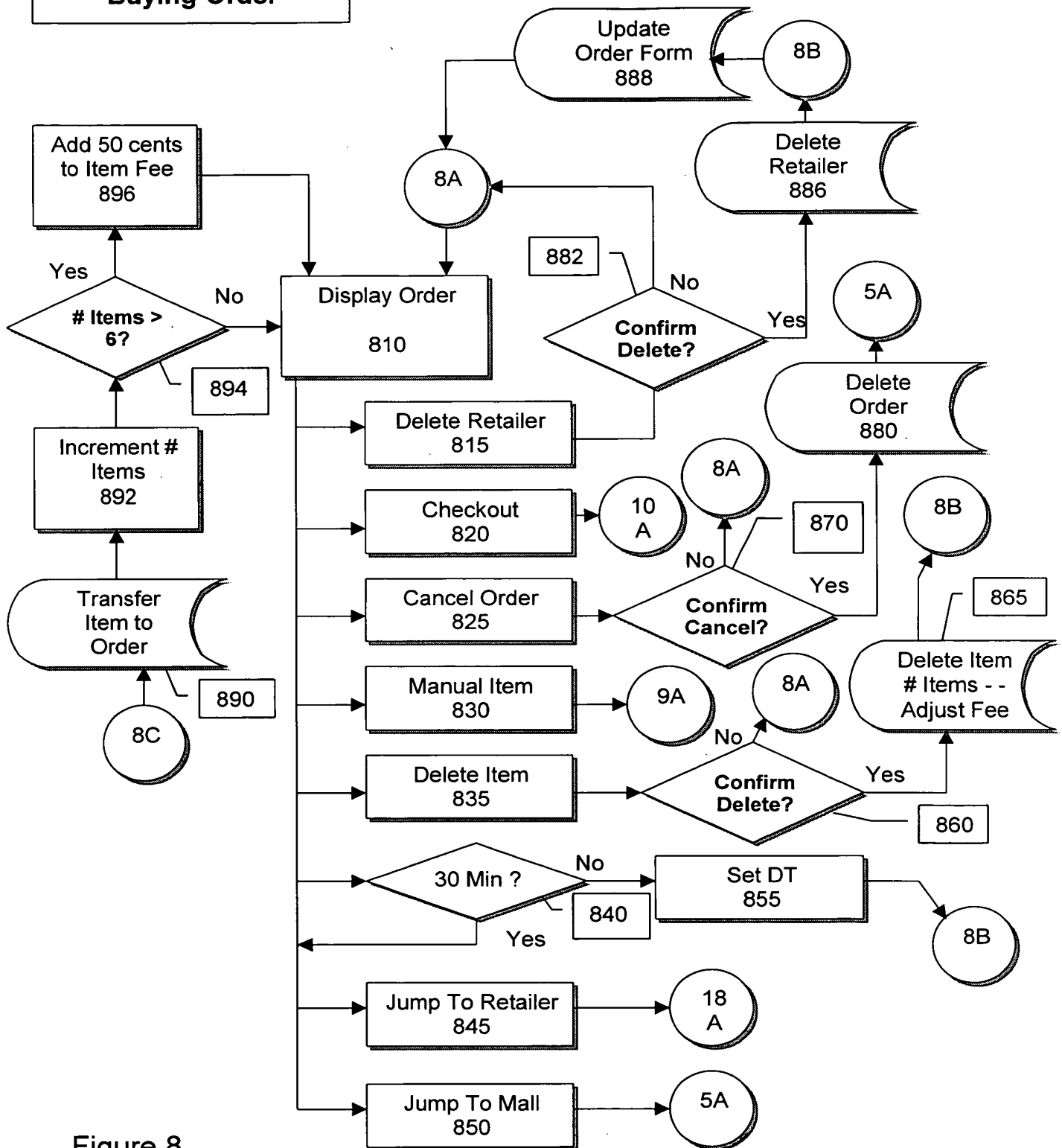


Figure 8

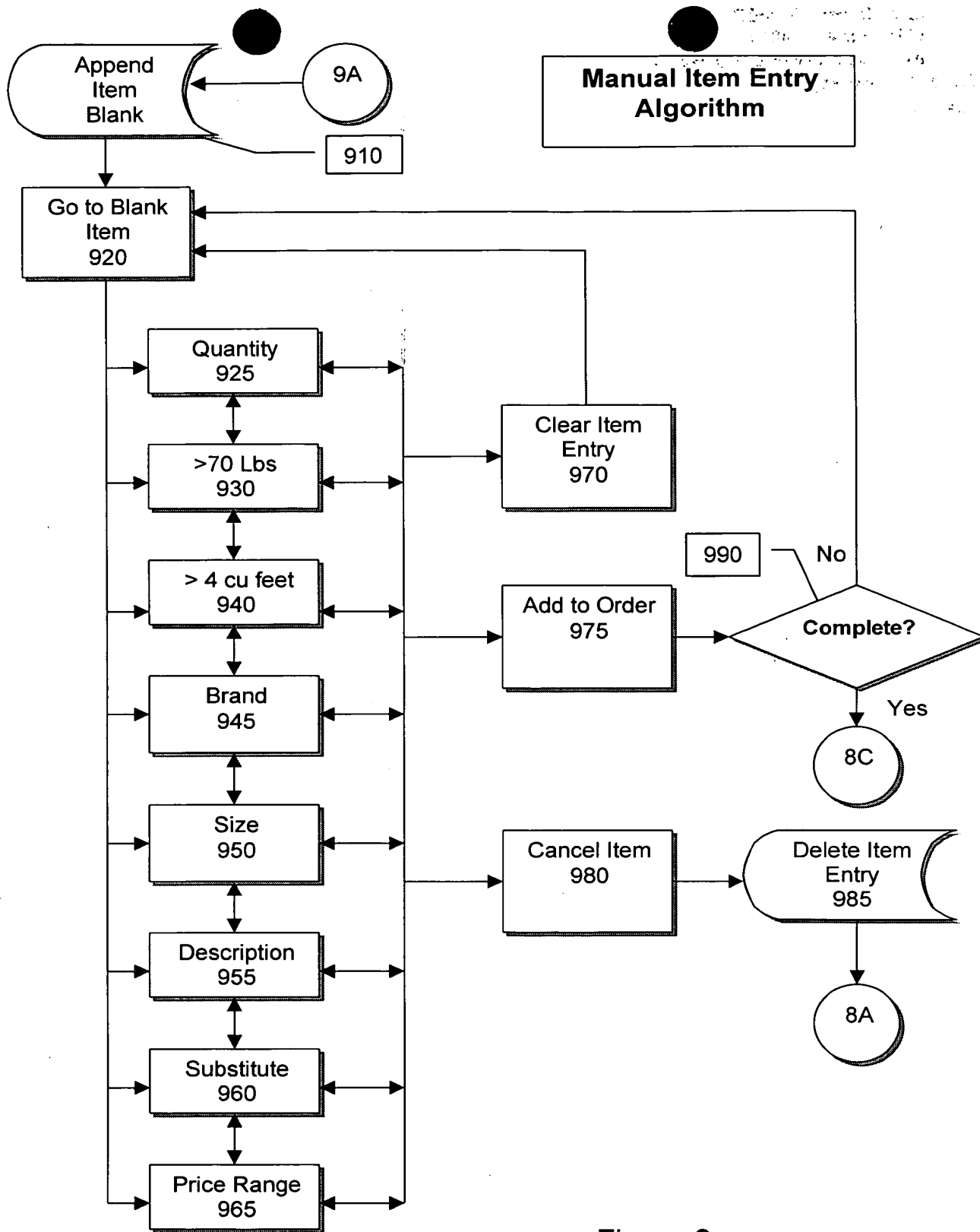


Figure 9

000001 000001 000001

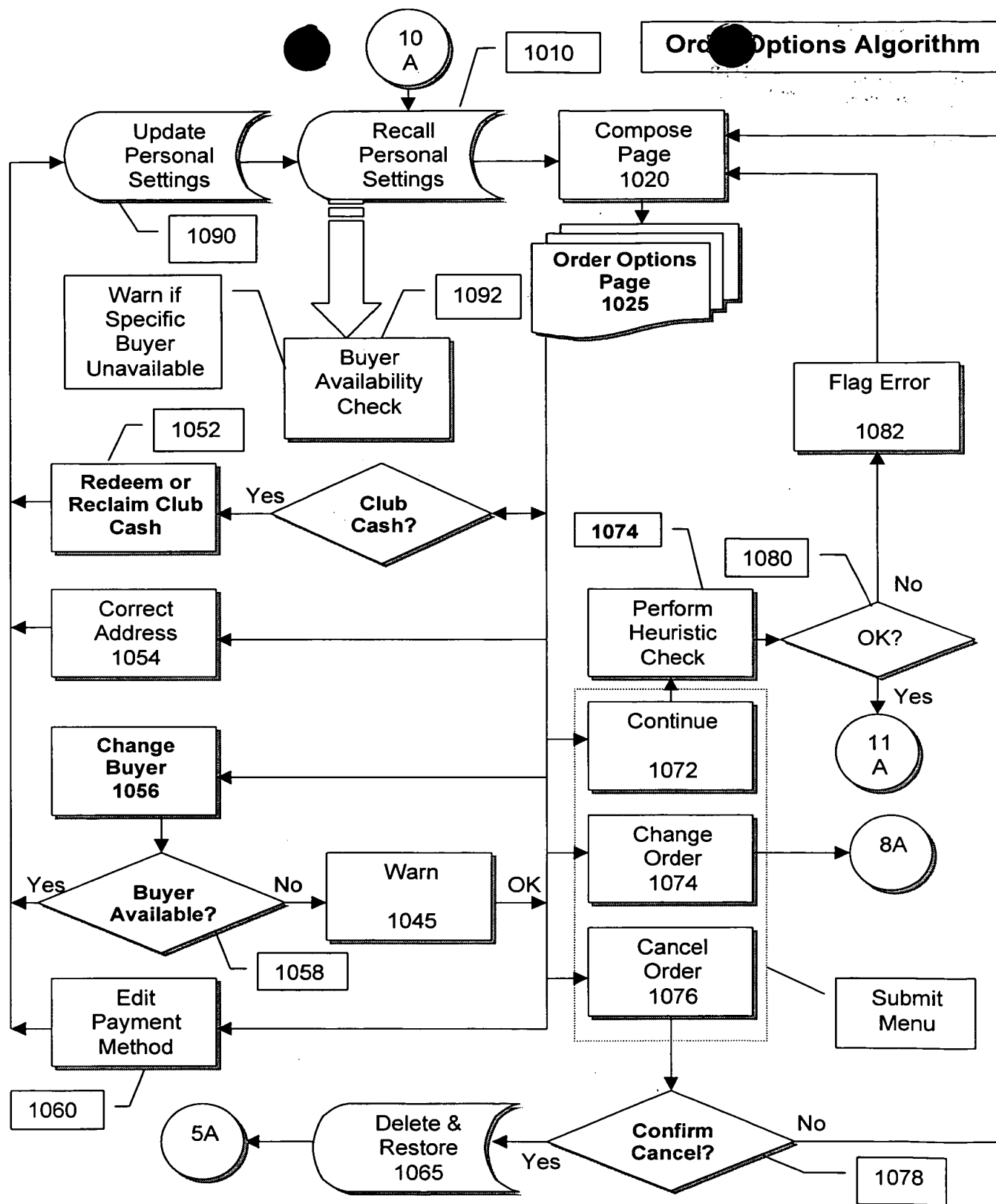


Figure 10

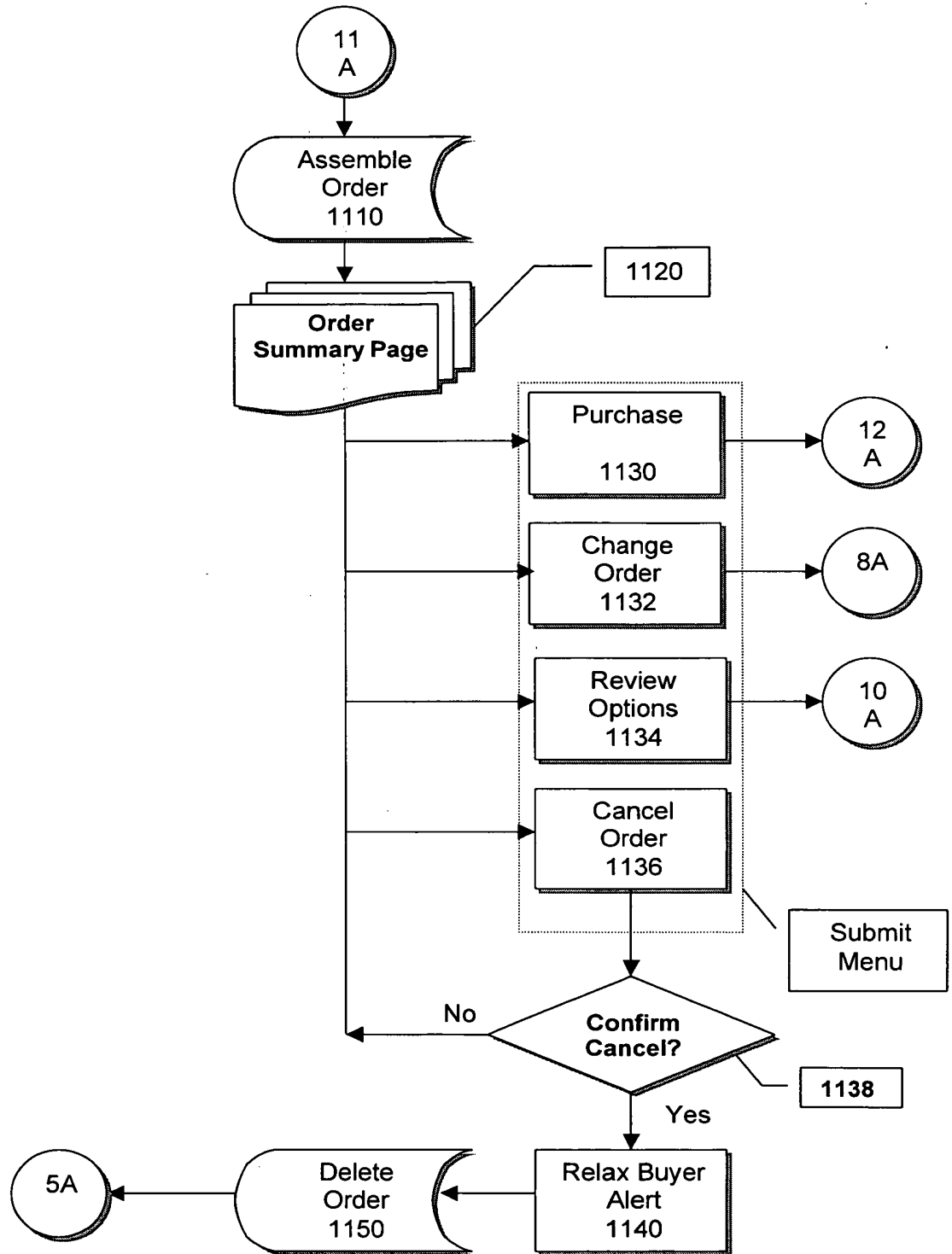


Figure 11

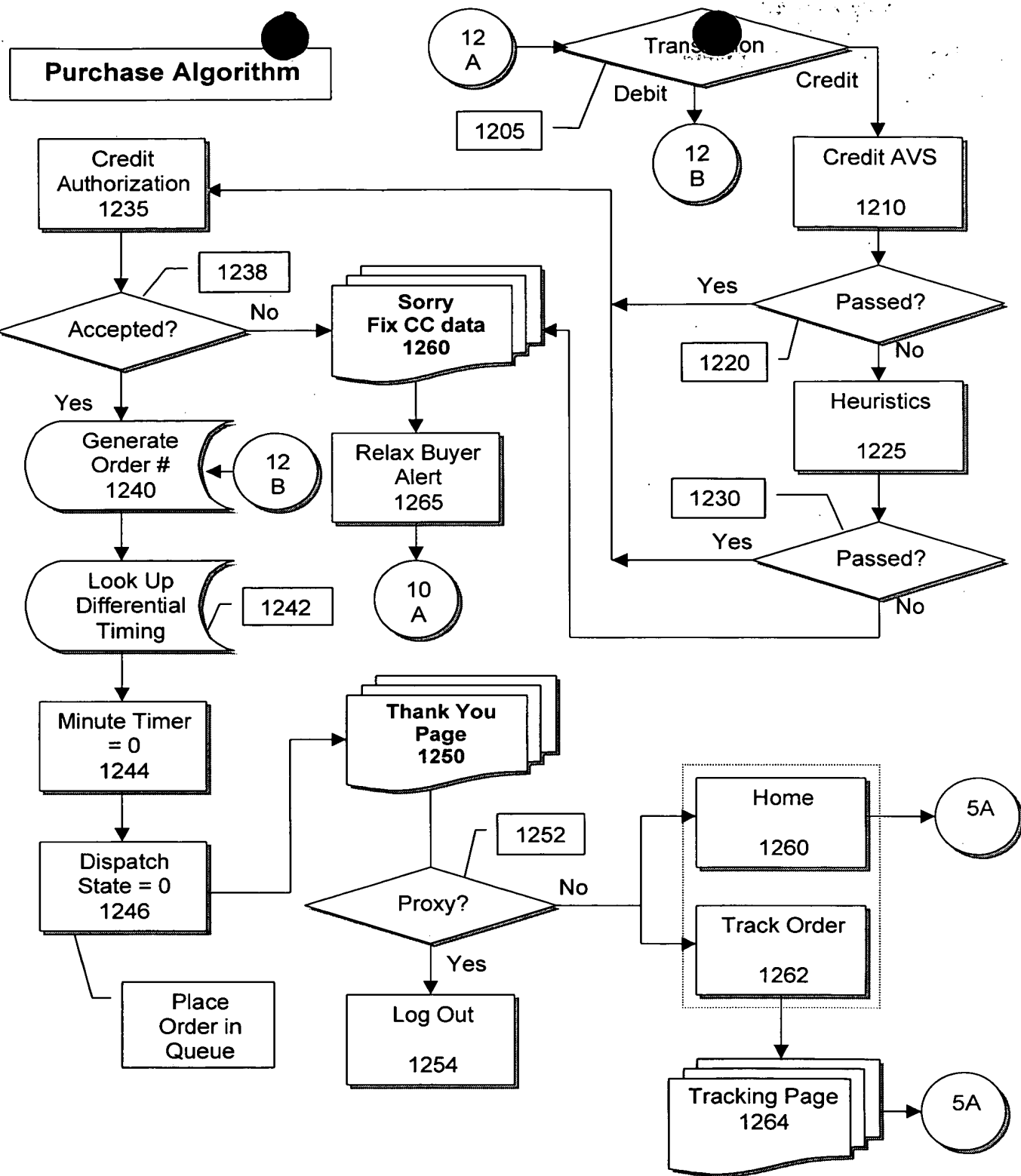


Figure 12

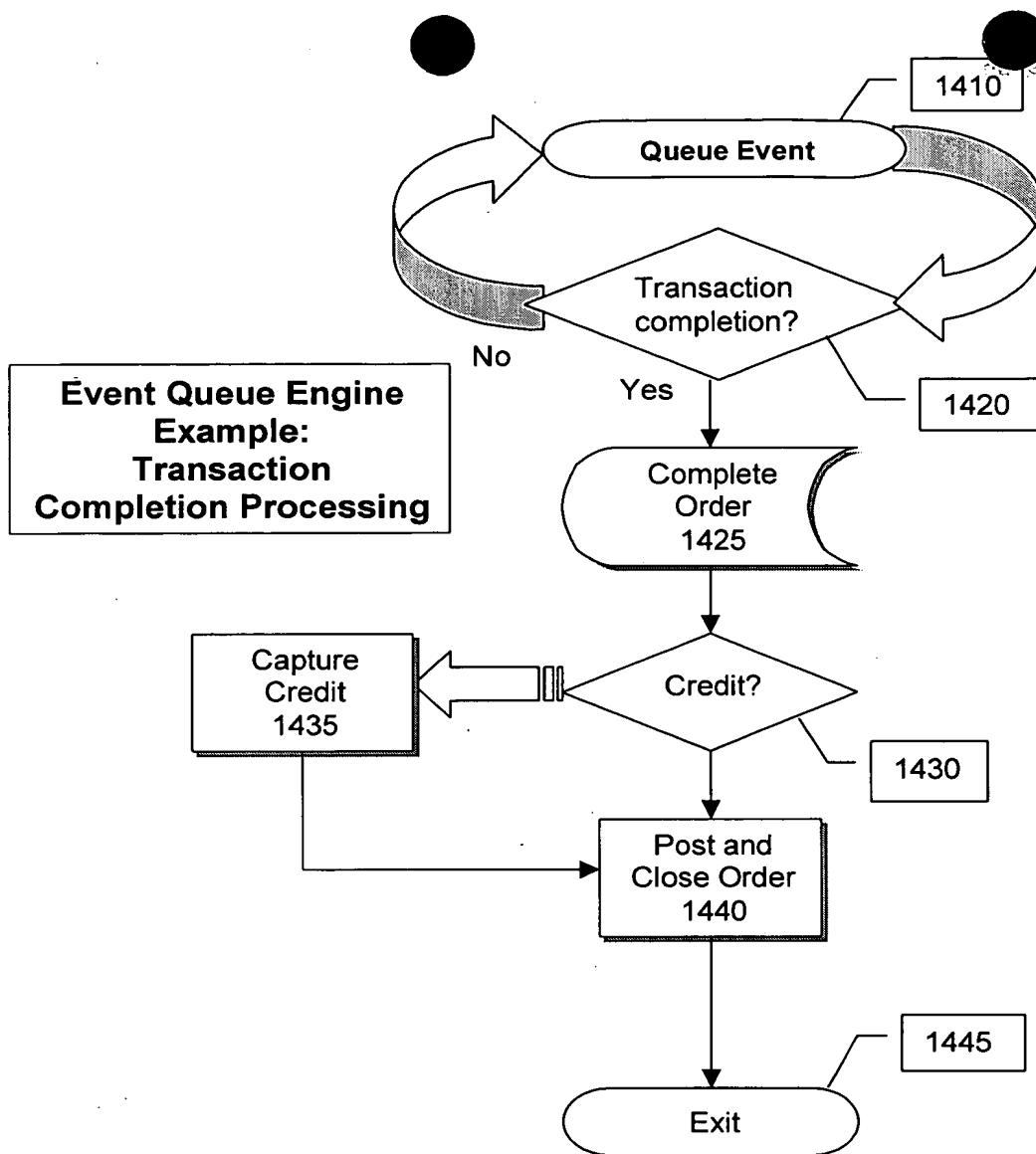


Figure 14

Member Access Screening Algorithm

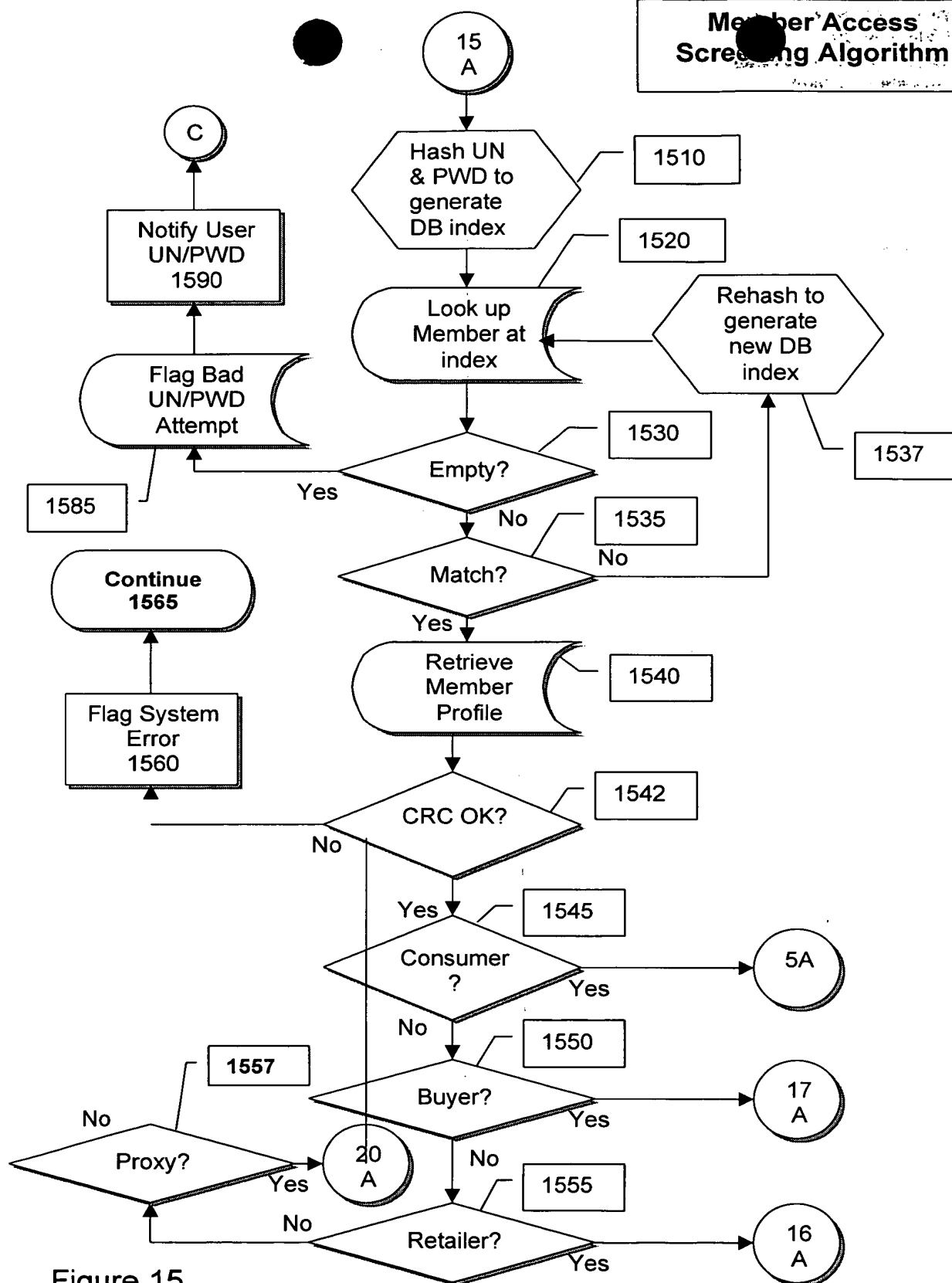


Figure 15

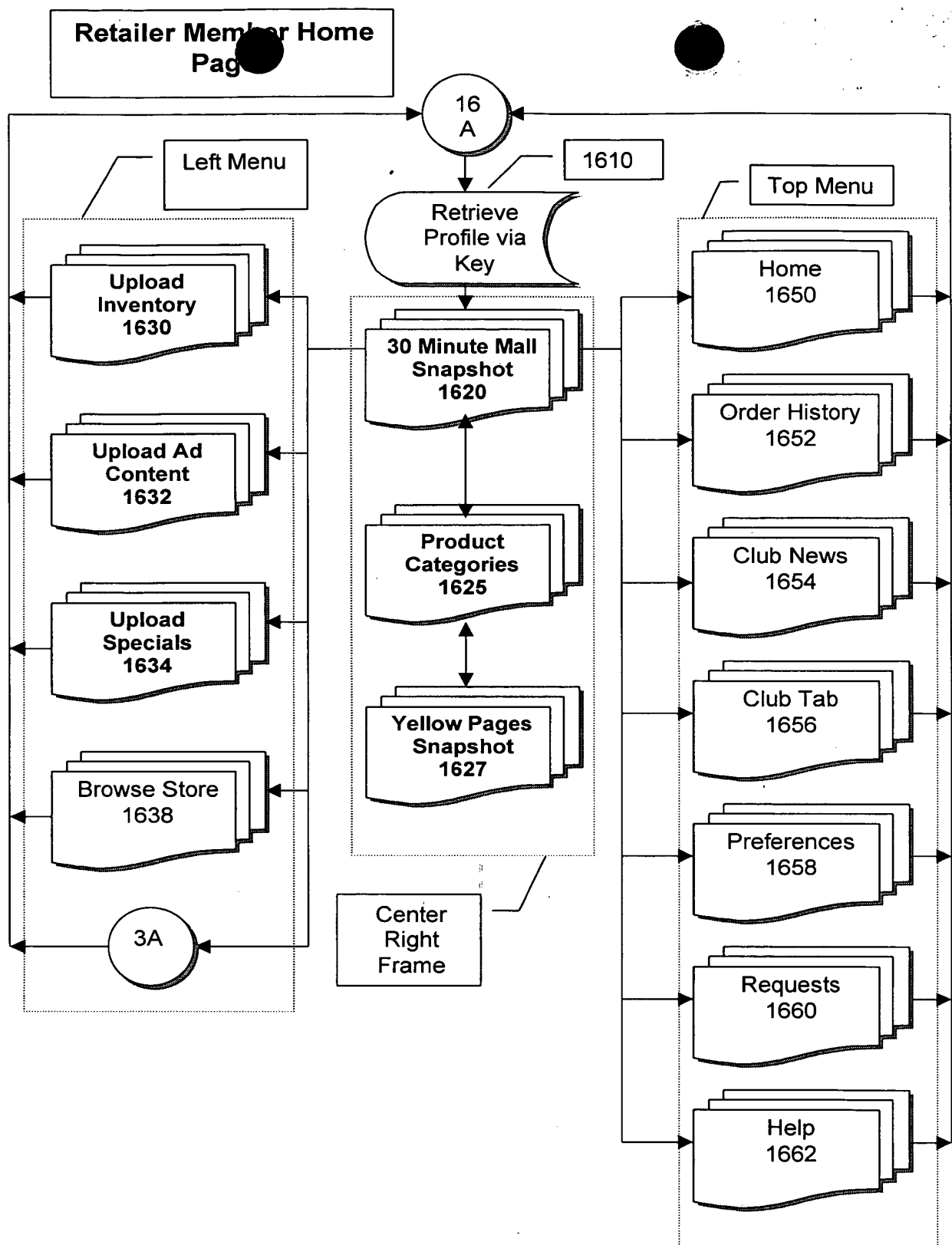


Figure 16

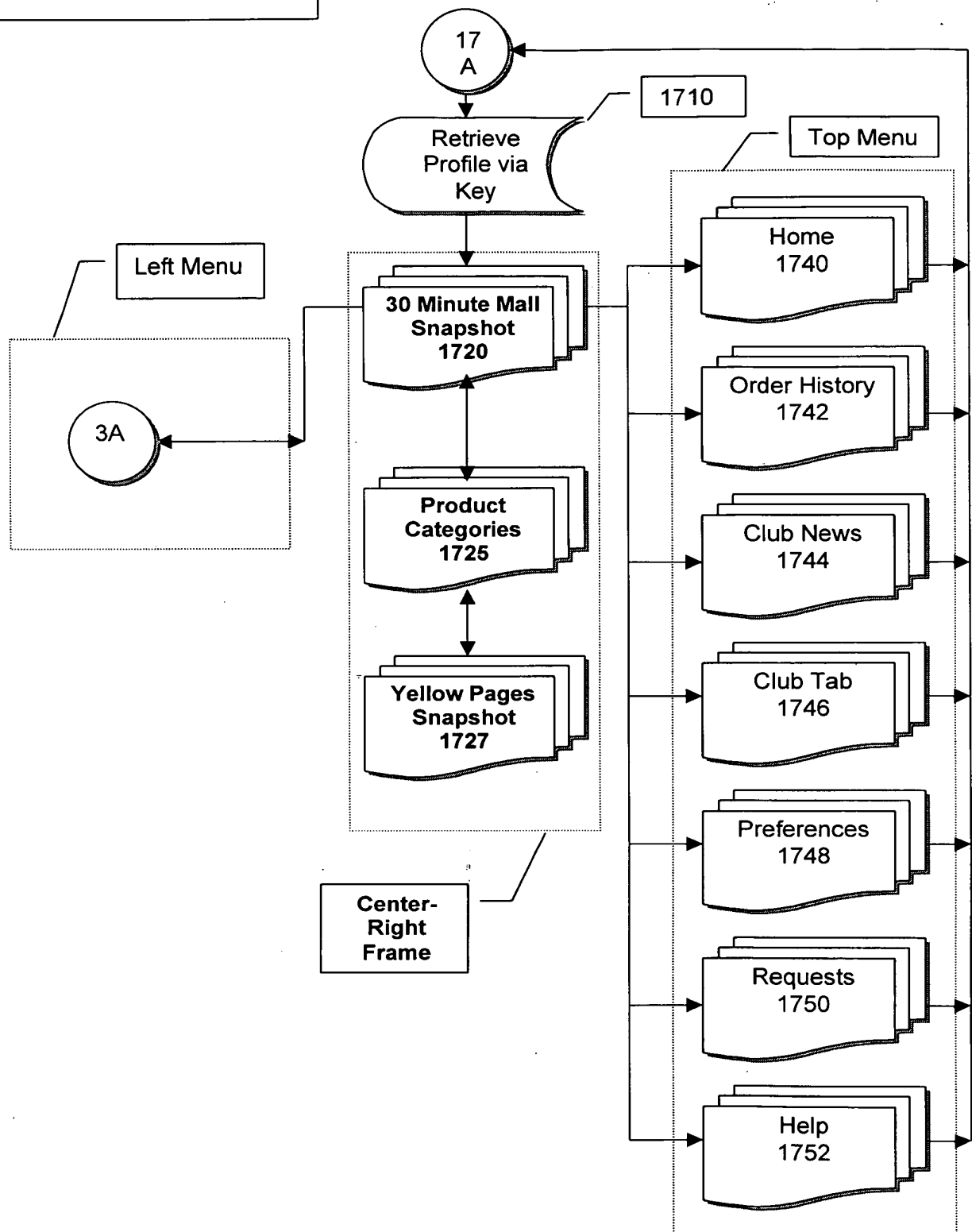


Figure 17

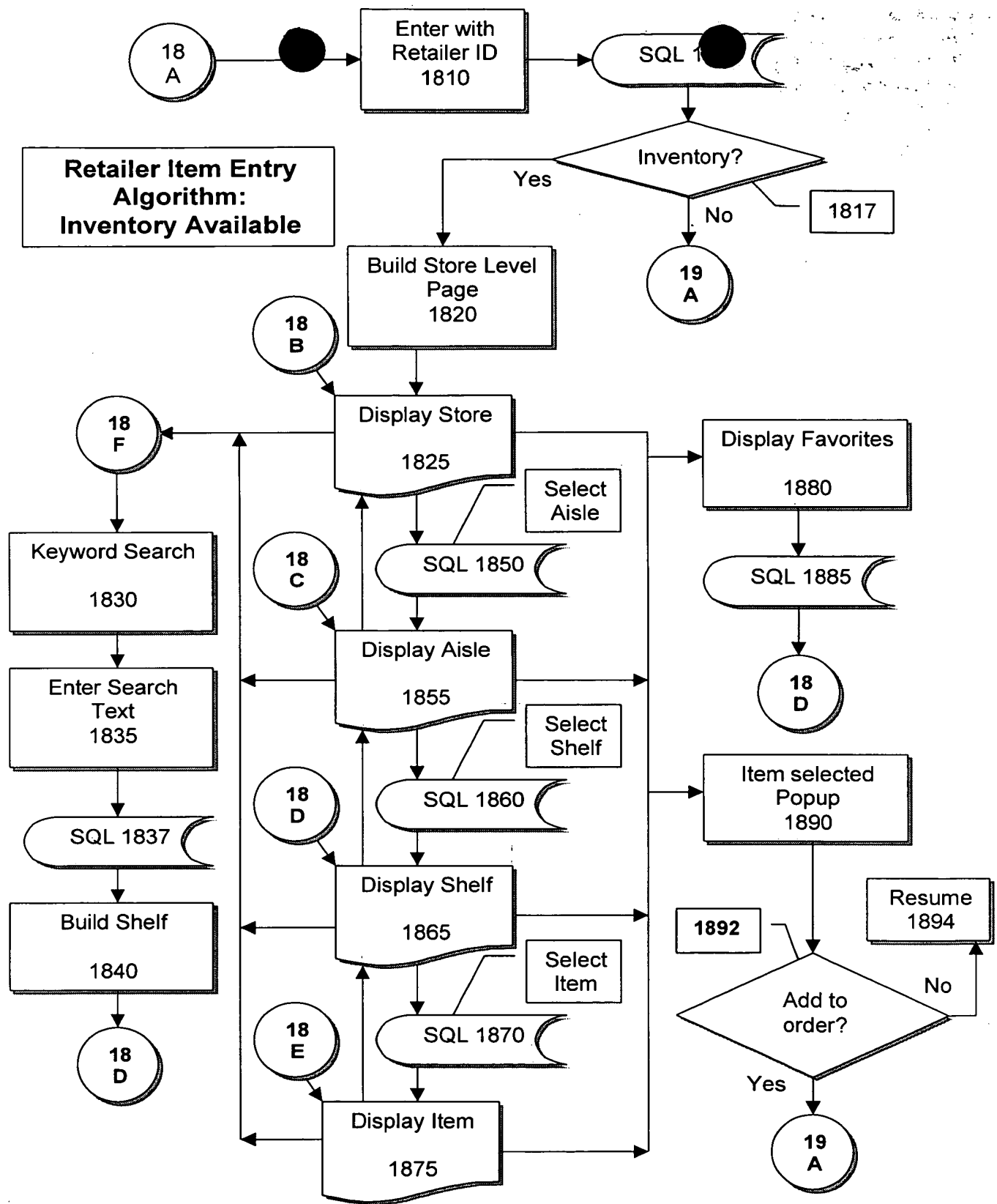


Figure 18

Order Entry Algorithm

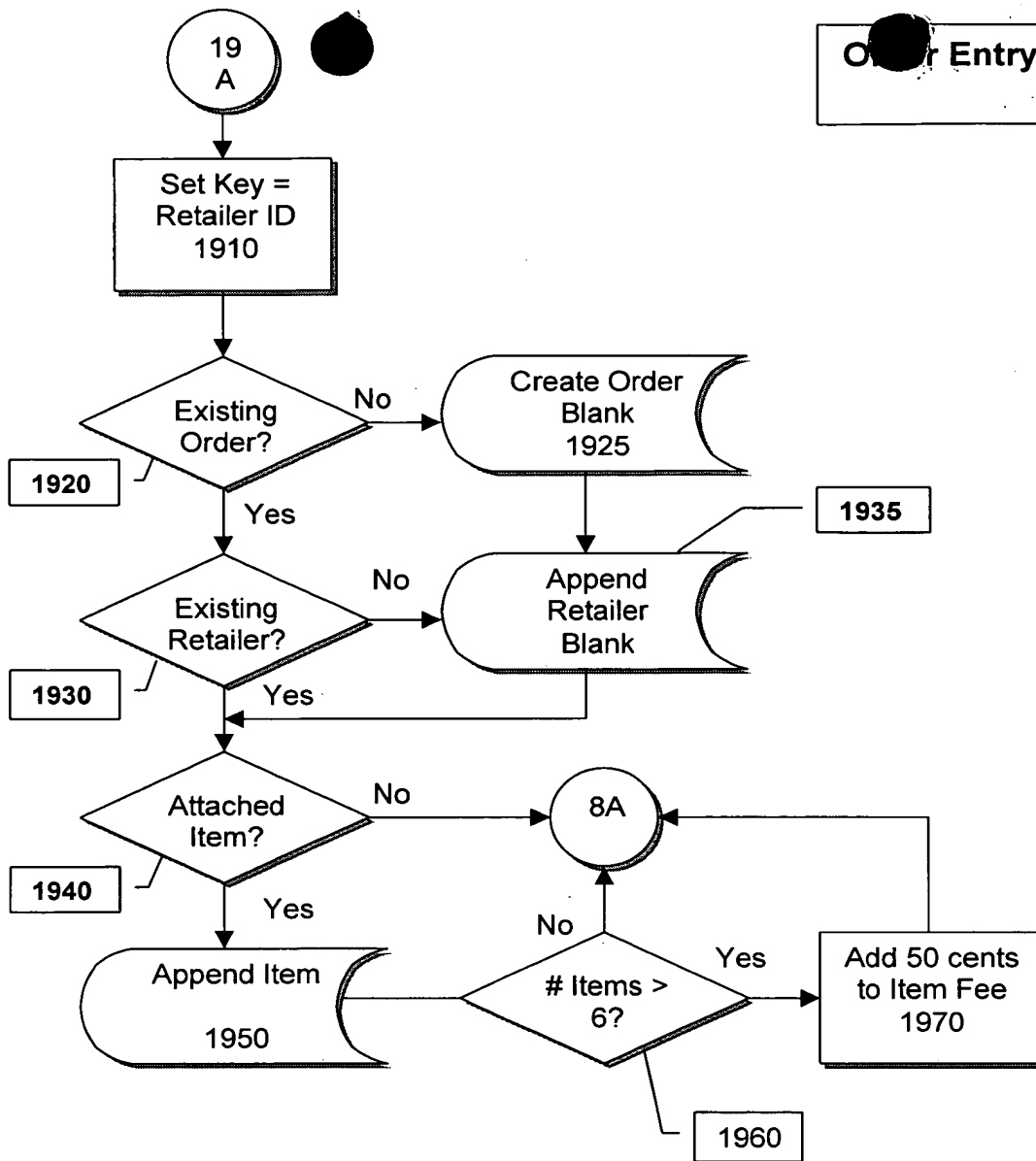


Figure 19

Proxy Initialization

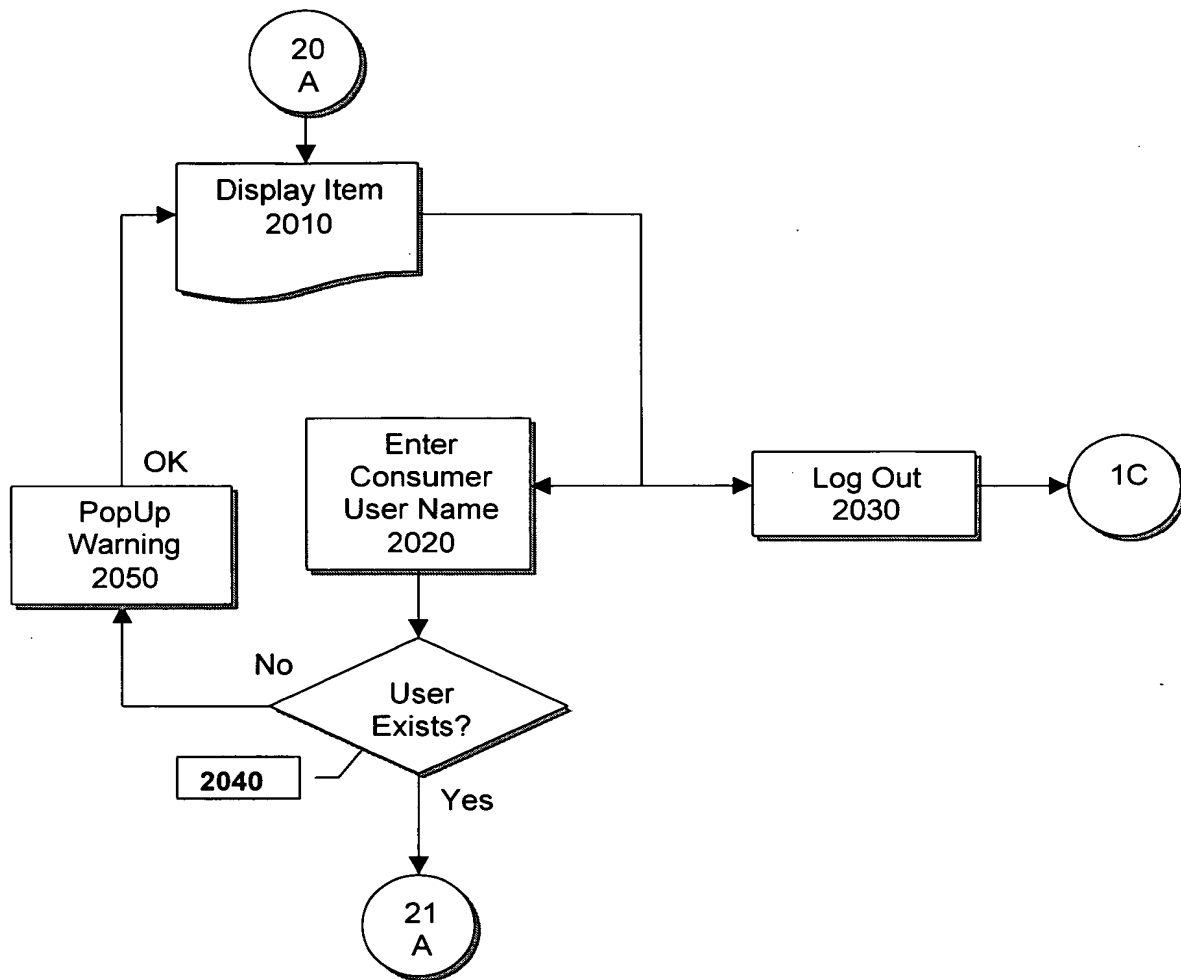


Figure 20

U.S. Patent and Trademark Office

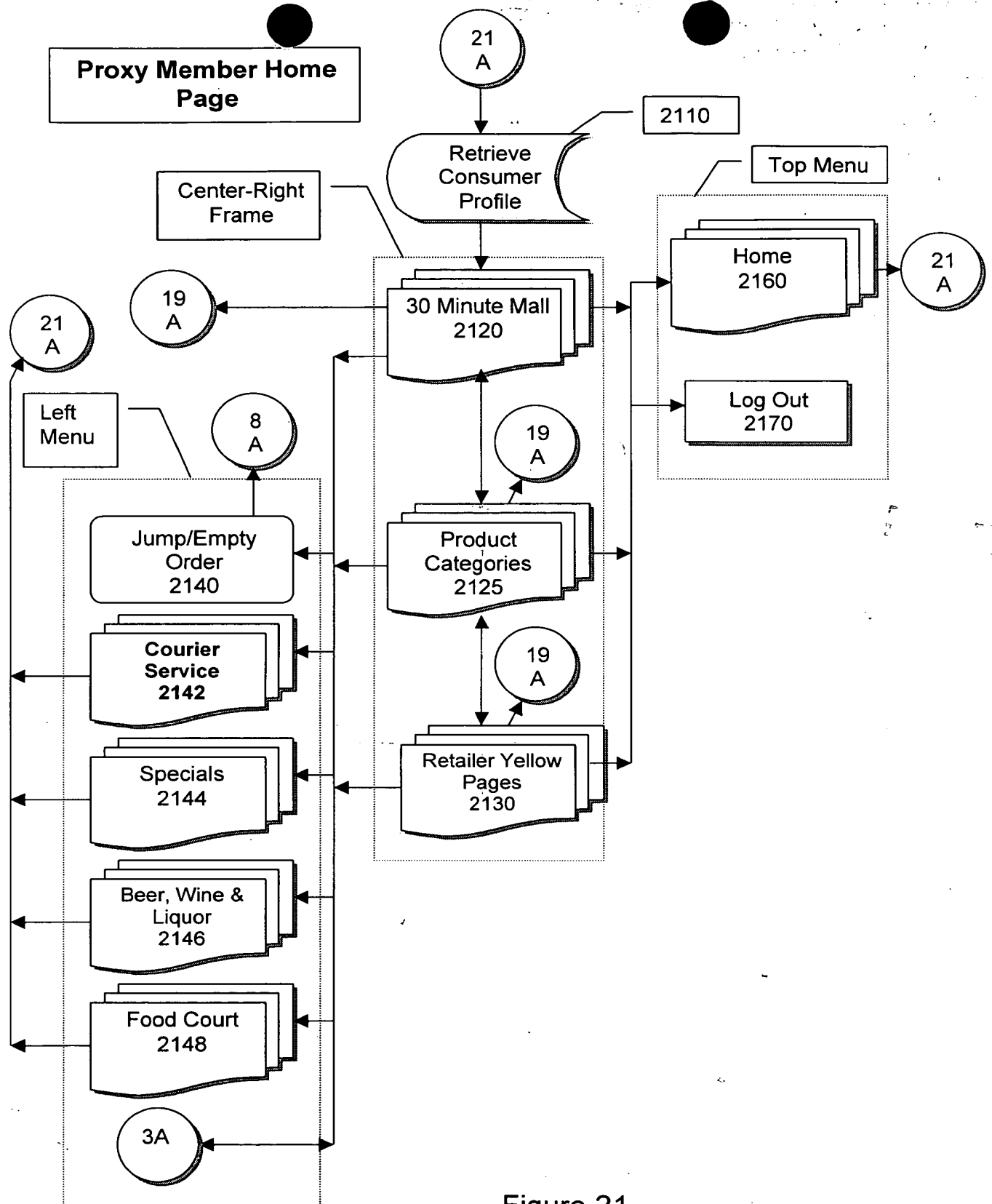


Figure 21